

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>Jacqueline S. Stanger</u>     | Social Security number or ITIN | xxx-xx-2151 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | 15-24802-MBK                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacqueline S. Stanger

1/23/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jacqueline S. Stanger  
 Debtor

Case No. 15-24802-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jan 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2019.

db  
 515861171 Jacqueline S. Stanger, 212 Willow St., Delanco, NJ 08075-4538  
 515665636 Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 515816400 +Mid-Atlantic Credit Co, 1002 W Ridge Pike, Conshohocken, PA 19428-1016  
 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, P.O. Box 619096,  
 Dallas, TX 75261-9741)  
 515665638 +Nationstar, Bankruptcy Dept., PO Box 619094, Dallas, TX 75261-9094  
 515665639 +Office of the Sheriff - Burlington Count, P.O. Box 6000, 49 Rancocas Road,  
 Mount Holly, NJ 08060-1317  
 517449005 Select Portfolio Servicing Inc., P.O. Box 65450 Salt Lake City, UT 84165-  
 515665640 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245  
 517928173 +Towd Point Mortgage Trust 2017-FRE2, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 517928174 +Towd Point Mortgage Trust 2017-FRE2, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Towd Point Mortgage Trust 2017-FRE2,  
 84119-3284  
 515665642 +Township of Delanco, 770 Coopertown Rd, Delanco, NJ 08075-5250  
 515665643 #+Zucker Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 23:50:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 23 2019 23:50:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515690910 EDI: GMACFS.COM Jan 24 2019 04:08:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 515665627 +EDI: GMACFS.COM Jan 24 2019 04:08:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 515683303 EDI: AIS.COM Jan 24 2019 04:08:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 515665628 +E-mail/Text: bky@americanprofit.net Jan 23 2019 23:50:57 American Profit Recovery,  
 34405 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-5608  
 515665629 EDI: CAPITALONE.COM Jan 24 2019 04:08:00 Capital One Bank, 15000 Capital One Dr,  
 Richmond, VA 23238  
 515715990 EDI: CAPITALONE.COM Jan 24 2019 04:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 515814830 EDI: BL-BECKET.COM Jan 24 2019 04:08:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515665630 +EDI: CAPITALONE.COM Jan 24 2019 04:08:00 Capital One/Boscov, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 515665631 +EDI: WFNNB.COM Jan 24 2019 04:08:00 Comenity Bank/Fashion Bug, Po Box 182272,  
 Columbus, OH 43218-2272  
 515665632 +EDI: RCSFNBMARIN.COM Jan 24 2019 04:08:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 515665633 +EDI: IRS.COM Jan 24 2019 04:08:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 515665634 +EDI: CBSKOHLS.COM Jan 24 2019 04:08:00 Kohls/CapOne, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 515871343 EDI: RESURGENT.COM Jan 24 2019 04:08:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 515871308 EDI: MERRICKBANK.COM Jan 24 2019 04:08:00 Merrick Bank, c/o Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 515665635 +EDI: MERRICKBANK.COM Jan 24 2019 04:08:00 Merrick Bank, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 515788103 +EDI: MID8.COM Jan 24 2019 04:08:00 Midland Credit Management, Inc.,  
 as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 515665637 +EDI: MID8.COM Jan 24 2019 04:08:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 516928823 EDI: PRA.COM Jan 24 2019 04:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 516928824 EDI: PRA.COM Jan 24 2019 04:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 515906993 EDI: Q3G.COM Jan 24 2019 04:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 517449006 +E-mail/Text: jennifer.chacon@spsservicing.com Jan 23 2019 23:51:45  
 Select Portfolio Servicing Inc., P.O. Box 65450 Salt Lake City, UT 84165-  
 Select Portfolio Servicing Inc., P.O. Box 65450 Salt Lake City, UT 84165-0450  
 515665641 EDI: AISTMBL.COM Jan 24 2019 04:08:00 TMobile, PO Box 742596, Cincinnati, OH 45274-2596  
 TOTAL: 24

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 36

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor Nationstar Mortgage LLC kevinbuttery@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2  
rsolarz@kmlawgroup.com  
Thomas G. Egner on behalf of Debtor Jacqueline S. Stanger tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com

TOTAL: 8